Issue 127: INSIDER'S EDGE: Dental Plans Now Available on Maryland Health Connection

In addition to applying for Medicaid and Qualified Health Plan (QHP) coverage, consumers can now also use Maryland Health Connection to apply for dental coverage.

Just like qualifying for a QHP, consumers must apply for dental coverage during Open Enrollment or qualify for a <u>Special Enrollment Period (SEP)</u> to apply for coverage at other times during the year. Enrollment must be completed by Dec. 15 for health or dental coverage to begin on Jan. 1, 2016. Enrollments completed Dec. 16 to Jan. 15 will begin coverage on Feb. 1, 2016. And enrollments completed Jan. 16 to Jan. 31 will have coverage beginning on March 1, 2016.

A couple of key points to remember:

- Dental benefits are already available to some Medicaid recipients (read more below)
- Advanced premium tax credits (APTC) and cost-sharing reductions (CSR) **cannot** be used to offset the cost purchasing a stand-alone dental plan.

Dental Coverage and Medicaid

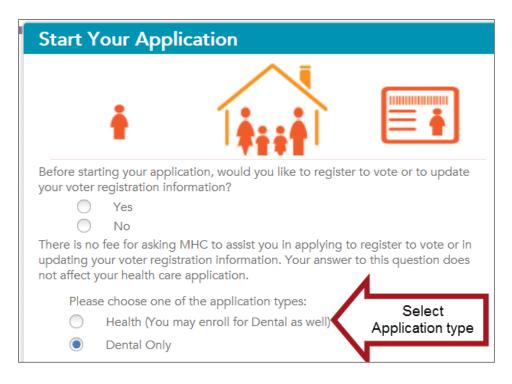
The Medicaid program offers comprehensive dental coverage to children under the age of 21 and Rare and Expensive Case Management Program recipients over the age of 21 through the Maryland Health Smiles Dental Program.

Full dental coverage is also available to pregnant women covered through Medicaid up to 264% of the federal poverty level (FPL) through the course of their pregnancy.

All managed care organizations (MCOs) in the HealthChoice program also offer limited dental services to adults enrolled in their plans. For additional information on these benefits, please review the MCO comparison chart.

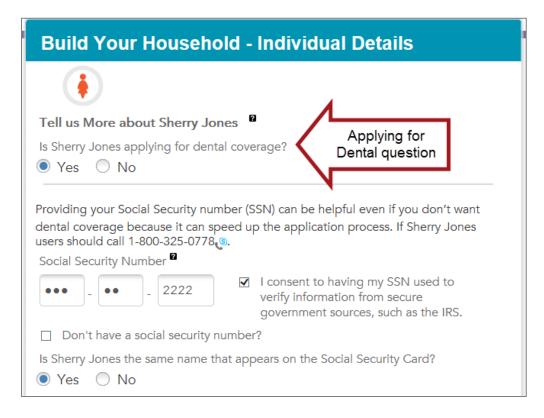
The Nuts and Bolts: How to Apply for Stand-Alone Dental Coverage

When a consumer applies for coverage, they must indicate whether they want to (1) apply for both health and dental coverage or (2) apply for just a stand-alone dental plan.

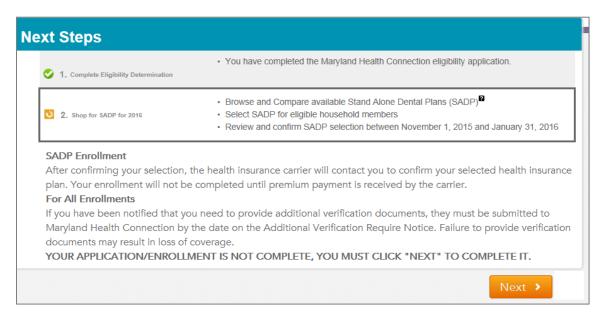


The "dental only" option is ideal for consumers who have other health insurance outside of Maryland Health Connection.

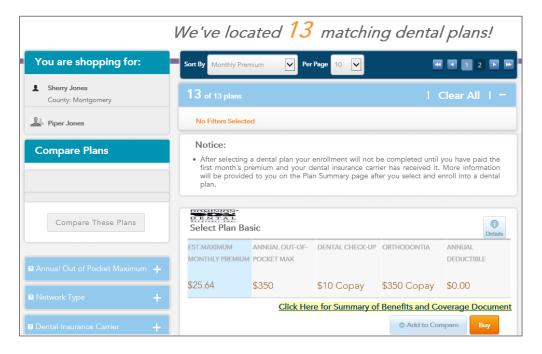
Individuals who are applying for both health and dental coverage will need to indicate which household members are seeking dental coverage.



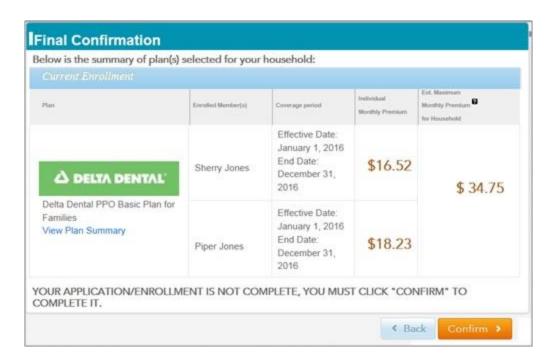
Once the entire application is complete and, where applicable, the consumer has selected the health coverage they would like to enroll in—Medicaid or QHP—the consumer will be prompted to review, compare, and select a dental plan to purchase.



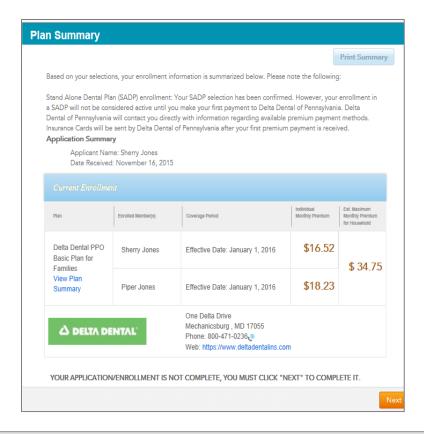
The consumer must click "Buy" under the plan they would like to select.



The consumer must then "Confirm" their selection.



After selecting a dental plan, the consumer can review their selection and monthly premium costs. **Remember**, APTC and CSR cannot be used to off-set the cost of stand-alone dental coverage. The consumer must press next to complete their application and finalize their plan selection.





The enrollment confirmation screen displays after a plan is selection is finalized.

Questions? Send them to dhmh.medicaidmarge@maryland.gov.